

**Information to identify the case:**

Debtor 1	<b>Kenneth H. Remley II</b>	Social Security number or ITIN	<b>xxx-xx-7988</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Dawn R. Remley</b>	Social Security number or ITIN	<b>xxx-xx-5156</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>14-21423-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth H. Remley II

Dawn R. Remley  
aka Dawn Rochelle Remley, aka Shelly Remley

10/25/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kenneth H. Remley, II  
Dawn R. Remley  
DebtorsCase No. 14-21423-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180WPage 1 of 2  
Total Noticed: 29

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb  
cr +Kenneth H. Remley, II, Dawn R. Remley, 160 Hickory Drive, Beaver Falls, PA 15010-1418  
+Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street,  
Beaver, PA 15009-2100

cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)

13848057 +Allied Adjustors, PO Box 1006, Aliquippa, PA 15001-0806  
14897843 +Beaver County Tax Claim Bureau, 810 Third Street, Beaver, PA 15009-2139  
13848061 +Beaver County Treasurer, 810 Third Street, Beaver, PA 15009-2196  
13848064 +Chase Bank, P.O. Box 24696, Columbus, OH 43224-0696  
13848066 +Heritage Valley Medical Center, of Beaver, 1000 Dutch Ridge Road, Beaver, PA 15009-9727  
13974678 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13878398 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,  
2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132

13830663 +Phelan Hallinan, LLP, Omni William Penn Office Tower, 555 Grant Street, Suite 360,  
Pittsburgh, PA 15219-4411

13848072 Travelers Insurance Co., P.O. Box 660307, Dallas, TX 75266-0307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2019 03:26:32 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946

13833986 EDI: AIS.COM Oct 26 2019 06:43:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

13848058 +EDI: ACCE.COM Oct 26 2019 06:43:00 Asset Acceptance, P.O. Box 1630,  
Warren, MI 48090-1630

13848059 EDI: BANKAMER.COM Oct 26 2019 06:43:00 Bank of America, P.O. Box 15137,  
Wilmington, DE 19850-5137

13848060 EDI: BANKAMER.COM Oct 26 2019 06:43:00 Bank of America (FIA Card Services),  
P.O. Box 15137, Wilmington, DE 19850-5137

13848062 E-mail/Text: bankruptcy@cavps.com Oct 26 2019 03:27:20 Cavalry Portfolio Services,  
P.O. Box 27288, Tempe, AZ 85282-7288

13843032 +E-mail/Text: bankruptcy@cavps.com Oct 26 2019 03:27:20 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13848063 +EDI: CHASE.COM Oct 26 2019 06:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

13853899 +EDI: TSYS2.COM Oct 26 2019 06:43:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

13851290 EDI: DISCOVER.COM Oct 26 2019 06:43:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

13848065 +EDI: DISCOVER.COM Oct 26 2019 06:43:00 Discover Financial Card Services, P.O. Box 15316,  
Wilmington, DE 19850-5316

13830662 EDI: CHASE.COM Oct 26 2019 06:43:00 JP Morgan Chase, 1111 Polaris Parkway,  
Columbus, OH 43240-2050

13848067 +EDI: TSYS2.COM Oct 26 2019 06:43:00 Macys, P.O. Box 183083, Columbus, OH 43218-3083

13848068 +EDI: TSYS2.COM Oct 26 2019 06:43:00 Macys (MCYDSNB), 9111 Duke Blvd.,  
Mason, OH 45040-8999

13903496 +EDI: MID8.COM Oct 26 2019 06:43:00 Midland Credit Management, Inc.,  
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036

13848069 +EDI: MID8.COM Oct 26 2019 06:43:00 Midland Funding, 8875 Aero Drive, Ste. 200,  
San Diego, CA 92123-2255

13848071 +EDI: SEARS.COM Oct 26 2019 06:43:00 Sears/CBNA, P.O. Box 6283,  
Sioux Falls, SD 57117-6283

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr First Horizon Home Loans a division of First Tenne  
cr First Horizon Home Loans, Et Al...  
cr JPMorgan Chase Bank, N.A.

13848070\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor First Horizon Home Loans, Et Al...  
andygornall@latouflawfirm.com  
Dai Rosenblum on behalf of Debtor Kenneth H. Remley, II Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
Dai Rosenblum on behalf of Joint Debtor Dawn R. Remley Jody@dairosenblumbankruptcy.com,  
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com  
James Warmbrodt on behalf of Creditor First Horizon Home Loans, Et Al...  
bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor First Horizon Home Loans a division of First Tennessee  
Bank National Association bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com  
James A. Prostko on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Jodi L. Hause on behalf of Creditor JPMorgan Chase Bank, N.A. jodi.hause@phelanhallinan.com,  
pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul William Cressman on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com  
Robert J. Taylor on behalf of Creditor Beaver County Tax Claim Bureau rjt52@hotmail.com,  
barristerob@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12